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Description of document: Federal Emergency Management Agency (FEMA)  
Insurance and Mitigation Strategic Plan 2021

Requested date: 19-October-2020

Release date: 20-January-2022

Posted date: 30-May-2022

Source of document: FOIA Request  
Federal Emergency Management Agency  
FOIA Officer  
Disclosure Branch  
500 C Street, S.W., Mail Stop 3172  
Washington, D.C. 20472-3172  
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**FEMA**

January 20, 2022

**SENT VIA E-MAIL**

**Re: FEMA FOIA Case Number 2021-FEFO-00053**

This is the final response to your Freedom of Information Act (FOIA) request to the Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA), dated October 10, 2020 and received in this office on October 19, 2020 and further clarified on December 30, 2021. You are seeking a copy of the most recent Insurance and Mitigation Strategic Plan, which was developed with the help of Coray Gurnitz Consulting Inc. within FEMA Mitigation Section.

A search was conducted of FEMA's Office of Resilience, Federal Insurance and Mitigation Administration (FIMA) for documents responsive to your request. The search produced a total of seven (7) pages, which are enclosed in full. The cut-off date for the search is December 30, 2021. The records consist of the most recent Federal Insurance and Mitigation Strategic Plan FY21-23.

As part of the 2007 amendments, the Office of Government Information Services (OGIS) was created to offer mediation services to resolve disputes between FOIA requesters and Federal agencies.

You may contact OGIS in any of the following ways:

Office of Government Information Services  
National Archives and Records Administration  
8601 Adelphi Road- OGIS  
College Park, MD 20740-6001  
E-mail: [ogis@nara.gov](mailto:ogis@nara.gov)  
Web: <https://ogis.archives.gov>  
Telephone: 202-741-5770/Toll-free: 1-877-684-6448  
Facsimile: 202-741-5769

You have the right to appeal if you disagree with FEMA's response. The procedure for administrative appeals is outlined in the DHS regulations at 6 C.F.R. §5.8. In the event you wish to submit an appeal, we encourage you to both state the reason(s) you believe FEMA's initial

2021-FEFO-00053

determination on your FOIA request was erroneous in your correspondence, and include a copy of this letter with your appeal. Should you wish to do so, you must send your appeal within 90 working days from the date of this letter to [fema-foia@fema.dhs.gov](mailto:fema-foia@fema.dhs.gov), or alternatively, via mail at the following address:

FEMA  
Office of the Chief Administrative Officer  
Information Management Division (FOIA Appeals)  
500 C Street, SW, Seventh Floor, Mail Stop 3172  
Washington, D.C. 20472-3172

There is no charge for this FOIA request. As this concludes the processing of your request, it will be closed.

If you need any further assistance or would like to discuss any aspect of your request, please contact the assigned FOIA Specialist at [juan.vegasandoval@fema.dhs.gov](mailto:juan.vegasandoval@fema.dhs.gov) and refer to FOIA case number 2021-FEFO-00053. You may also contact someone at [fema-foia@fema.dhs.gov](mailto:fema-foia@fema.dhs.gov), or (202) 646-3323, and you may contact our FOIA Public Liaison in the same manner. For a faster response please email the assigned FOIA specialist directly.

Sincerely,

A handwritten signature in black ink, appearing to read "Greg Bridges", written in a cursive style.

Greg Bridges  
Disclosure Branch Chief  
Information Management Division  
Office of the Chief Administrative Officer  
Federal Emergency Management Agency  
U.S. Department of Homeland Security


Enclosures: Responsive Records (7 Pages)



# FEMA

October 1, 2021

**MEMORANDUM FOR:** All FIMA HQ and Regional Mitigation Division Staff

**FROM:** David I. Maurstad   
Deputy Associate Administrator for Insurance and Mitigation

**SUBJECT:** Annual Update to the Fiscal Year 2021-2023 Federal Insurance and Mitigation Administration Leadership Intent

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## Executing a Vision for a Prepared and Resilient Nation

This year we witnessed catastrophic climate-related events: severe wildfires, extreme heat and drought in the West, Hurricane Ida ravaging its way from the Gulf Coast to the East Coast, and unprecedented rain events dropping significant amounts of precipitation. We know that nearly 1 in 3 Americans live in a county that was impacted by a weather disaster since June 2021<sup>1</sup>. Considering the impacts of severe storms, wildfires, hurricanes, and floods in recent years, compounded by continued hardships of the COVID-19 global pandemic, the nation is finally embracing the urgency to work together as a country to build resilience and, ultimately, ***to reduce disaster suffering for all communities.***

While the country is taking notice, we have known these realities for years. When we drafted and issued our FY21-23 Leadership Intent last year, we did so with an eye towards climate change and equity concerns. And throughout 2021, we've done amazing work—and continue to move mountains. The FY21 accomplishments are awe-inspiring and a preview of what's to come in the next two years.

As we continue to build a *world class organization*, we are focused in the second year of our Strategy implementation on continuous learning and improvement in order to better serve the needs of our customers, communities, and stakeholders...the American public. Over the last year, we established the roles, governance, and tools needed to successfully implement our three-year Strategy. We celebrated meaningful progress of the objective teams towards achieving our four strategic outcomes during the Strategic Performance Reviews in April and August. Additionally, we continue to integrate strategy, performance, and risk through our Enterprise Risk Management (ERM) program to enable risk-informed decision-making.

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<sup>1</sup> <https://www.washingtonpost.com/climate-environment/2021/09/04/climate-disaster-hurricane-ida/>

## **Moving Mountains: FY21 Key Achievements**

During the first year of Strategy implementation, we made tremendous strides towards reducing disaster suffering, as evidenced by many of our key achievements.

### *Risk Rating 2.0: Equity in Action*

Earlier this year, we released a bold new update to the NFIP's pricing methodology, Risk Rating 2.0: Equity in Action. The delivery of this 21<sup>st</sup> century system capable of developing premiums that reflect a single property's unique flood risk is a milestone that will change the landscape of flood insurance, risk communication, and floodplain management. With Equity in Action, the NFIP is building on years of investment in flood hazard information by incorporating private sector datasets, catastrophe models, and evolving actuarial science. By providing policyholders a clear picture of their unique flood risk, we are equipping them with the information necessary to make more informed decisions. The new pricing plan enables us to set rates that are fair, ensuring rate increases and decreases are equitable. Equity in Action furthers the sound financial framework of the NFIP and will result in greater resilience.

### *Building Resilient Infrastructure and Communities*

Another area where we are building a foundation of resilience for the next generation is through the new pre-disaster mitigation grant program, Building Resilient Infrastructure and Communities (BRIC). The program criteria are designed to encourage communities to develop innovative projects that make a significant impact on community resilience. With BRIC, we continue to focus on system-wide mitigation – an effort that mitigates the risk to critical sectors of a community and builds community-wide resilience to natural hazards. In January 2021, we closed the first application period for BRIC funding. States, territories, and tribes submitted requests for the use of BRIC assistance that included mitigation projects, capability and capacity building activities, and management costs. We received applications from 53 states/territories and 62 tribal governments totaling nearly \$3.6 billion.

To help improve equitable access to the program, we built in mechanisms to support communities navigate the grant application process and innovative mitigation project development. Through non-financial Direct Technical Assistance, we are building capacity and capability at the local level, including disadvantaged communities, to improve their resilience to natural hazards.

### *Building Codes*

All of the FY20 BRIC projects selected for further review went to states or communities that are enforcing either the 2015 or 2018 International Building Code (IBC®) or International Residential Code. While this is encouraging, we know we still have work to do. Despite building codes having an \$11 to \$1 return on investment, only about 35% of communities across the country have adopted them.

Through development of the FEMA Building Code Strategy, we have already taken a significant step in shifting the paradigm from a reactive to a proactive posture in addressing the financial burden of natural disasters. We are increasing community resilience and reducing disaster suffering through coordination and prioritization of activities to advance the adoption and enforcement of building codes and standards. Moreover, we understand the role that hazard-resistant building codes and standards have in addressing the effects of climate change and protecting underserved communities and in result, we are applying FIMA's equity and climate change principles to this effort.

In November 2020, FEMA published the landmark nationwide study, *Building Codes Save (BCS)*. Through big data analysis, we modeled 18.1 million buildings constructed across the nation since 2000 and found the United States has saved \$1.6 billion *every year* in average annualized losses avoided. The BCS study found that cumulative losses avoided when structures adopt building codes that mitigate flood, hurricane, and earthquake damage are projected to save the nation around \$3.2 billion per year by 2040, which adds up to a total savings of nearly \$133 billion. We are optimistic the findings of the BCS study will further prompt an increase in state and local government building code adoption.

#### *National Risk Index*

In 2021, we launched the new National Risk Index interactive mapping tool – now fully available for all state, local, tribal, and territorial governments. This incredible innovation enables all communities, especially those with limited flood mapping and risk assessment capabilities, to prepare for natural hazards through generation of customized analyses and reports. A highly sophisticated yet user-friendly application, the Index visualizes natural hazard risk metrics based on 18 natural hazards, expected annual losses from natural hazards, social vulnerability, and community resilience scores. The Index leverages this data to develop a baseline relative risk measurement for each county and Census tract, making this information more accessible to at-risk communities than ever before. In alignment with our equity and climate change principles, this free online application helps all communities view their risk to natural hazards and to prioritize efforts towards increasing resilience.

#### *Federal Flood Risk Management Standard (FFRMS)*

In alignment with *Executive Order 14030: Climate-Related Financial Risk*, we published the partial implementation of the Federal Flood Risk Management Standard for Hazard Mitigation Assistance Programs interim policy. It requires certain structures in the Special Flood Hazard Area being mitigated with Hazard Mitigation Assistance (HMA) grant funding to conform to a higher flood elevation standard. The partial implementation of FFRMS establishes a new minimum elevation requirement for three types of actions – elevation, dry floodproofing, and mitigation reconstruction – in Special Flood Hazard Areas. In addition to HMA grants, the interim policy applies to the Hazard Mitigation Grant Program (HMGP) including HMGP Post Fire for any Fire Mitigation Assistance Grant (FMAG) declarations on or after August 27, 2021. Through the implementation of FFRMS, we are ensuring communities affected by future flood

disasters are less vulnerable to disaster suffering and will reduce the impacts of a changing environment.

### *Living our Aspiration...*

As identified in the FIMA FY21-23 Strategy, FIMA's aspiration is to build a world class organization by focusing on customer satisfaction and empowering people to drive action together. Over the past year, we have worked in partnership with the Regions to increase FIMA Headquarter-Regional alignment and enable cohesive planning efforts across Strategic Outcomes and Objectives. This collaboration remains critical as we move into the second year of our Strategy.

Building a world class organization requires a focus on customer satisfaction and a culture of continuous learning. In the coming year, we will continue to invest in the tools and processes we need to take risks and provide innovative solutions. We are also taking steps, in alignment with FEMA's Strategy, to implement new approaches to hiring and training the FIMA workforce that focus on developing diverse leaders that reflect the demographics of the communities we serve.

Additionally, we will continue to monitor our progress for each of our Strategic Objectives through the bi-annual FIMA Strategic Performance Reviews and Regional Senior Leadership Meetings. We will also integrate monitoring processes with the implementation of the FEMA Strategic Plan and ensure our measures of success are in alignment with other FEMA components. With the right indicators and metrics for our programs' intended outcomes and outputs, we can better articulate and celebrate FIMA's impact and contribution to FEMA's mission. Together, we can achieve our vision and live our aspiration through ongoing collaboration and transparency.

### **Opportunities to Implement our Principles of Equity and Climate Change in FY22**

We know that disasters have a disparate impact on underserved communities, often exacerbating existing issues, exposing resource constraints, and revealing inequities in land use and development. For these reasons and more, we placed equity and climate change front and center in FIMA's Strategy. We are working to build capability and capacity in communities that are most vulnerable and providing our stakeholders with a more complete picture of their current and future risk. The Administration has also signaled the importance of the cross-cutting principles in the recent Executive Orders advancing equity, climate change, and environmental justice.

We have a significant opportunity to leverage the Administration's support of our work and the increase in funding to make our vision a reality. Over the last year, the Administration approved \$3.46 billion in funding for the COVID-19 Hazard Mitigation Grant Program (HMGP) to help communities prioritize mitigation needs for a more resilient future in the wake of the pandemic. Additionally, the Building Resilient Infrastructure and Communities (BRIC) program saw its funding doubled to \$1 billion in FY21 and the Flood Mitigation Assistance (FMA) grant program has \$160 million.

Our country's focus on risk reduction makes me optimistic about the opportunity for additional mitigation investments in the future. If passed, the bipartisan Infrastructure Investment and Jobs Act could provide the largest investment in the resilience of physical and natural systems in American history—and significant additional funding for vital risk reduction activities.

Our strategic focus is further bolstered by the 2022-2026 FEMA strategic goals. In fact, FIMA's efforts to reduce disaster suffering and increase the resilience of all communities are in lockstep with FEMA's strategic direction. Our first cross-cutting principle addressing equity is in alignment with FEMA Strategic Plan's Goal 1 - *Instill equity as a foundation of emergency management*. FIMA's second cross-cutting principle addressing Climate Change is reflected in *FEMA's Goal 2: Lead whole of community in climate resilience*. FIMA's mission and enabling objectives directly support FEMA's focus on cultivating a FEMA that prioritizes and harnesses a diverse workforce, strengthening the emergency management discipline, and posturing FEMA to meet current and emerging threats. Together, we will continue to contribute to the Agency's vision of a ***prepared and resilient nation***.

We recognize and celebrate the intersection between the Administration's priorities, the FEMA Strategic Plan 2022-2016, and FIMA's strategic direction. This momentum sets the stage for advancing our Strategy in FY22. Further, I am confident that the course outlined by our FY21-23 FIMA Strategy is more important and relevant than ever. During the second year of our Strategy, we will leverage the structure built in year one and continue to be proactive in the advancement of each strategic outcome and objective. Our teams' collaboration across objectives ensure that we remain integrated and cohesive in our approach. Our cross-cutting principles of equity and climate change must be embedded in everything we do, and I pledge my commitment to ensure these principles are incorporated into all aspects of our FY22 work.

## **Our Path Forward**

FIMA's expertise, programs, and work are in high demand. Earlier this month, FEMA Administrator Criswell stated during a virtual question and answer session with emergency managers, "We have an opportunity now to do more system-based, community-wide projects that have an impact on a whole neighborhood." The exploration and critical thinking conversations of today, lay the foundation for our work tomorrow. It is with active engagement, considering different viewpoints, and challenging assumptions that we can innovate and adapt to the challenges that we face. It is through reflective dialogue and informed action that you are making the impossible possible.

Last year, I asked for your commitment to include underserved, marginalized, and vulnerable populations in our efforts to build a culture of preparedness that leads to greater community resilience. Now, I am asking for your help in moving the needle one step further – we have a tremendous opportunity to incorporate our cross-cutting principles into our programs from planning through execution.

I ask that you remain innovative and curious as you continue to fulfill our mission and explore alternate methods of generating impactful solutions. We will continue to remain vigilant and



monitor our progress towards success, positioning FIMA's Headquarters and Regional Leaders, Outcome Champions, and Objective Leads to align around efforts in FY22-23 informed by our Strategic Performance Review and Regional Senior Leadership Meeting.

And I ask that you empower each other to realize FIMA's aspiration – to meet the needs of our customers, advance our mission outcomes, address physical and economic vulnerabilities, improve operations, and build trust as industry leaders. And thank you for your commitment for reducing disaster suffering for all.

cc: Senior Official Performing the Duties of Deputy Administrator for Resilience  
Chief of Staff  
Associate Administrator for Resilience (Acting)  
Regional Administrators  
Associate Administrator, Office of Policy and Program Analysis

Attachment:  
Revised FY21-23 FIMA Strategy



## FEDERAL INSURANCE AND MITIGATION ADMINISTRATION

### FY2021 - FY2023 STRATEGY

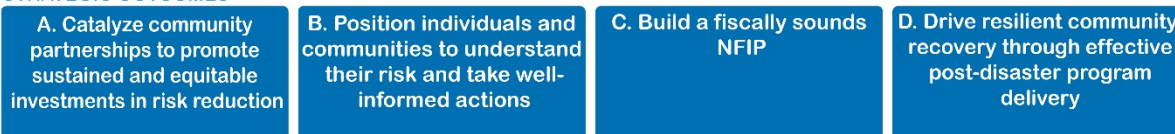


\*Vision adopted from FEMA's strategic plan

#### CROSS CUTTING PRINCIPLES

Deliver our programs with equity to increase resilience of all communities | Incorporate future conditions

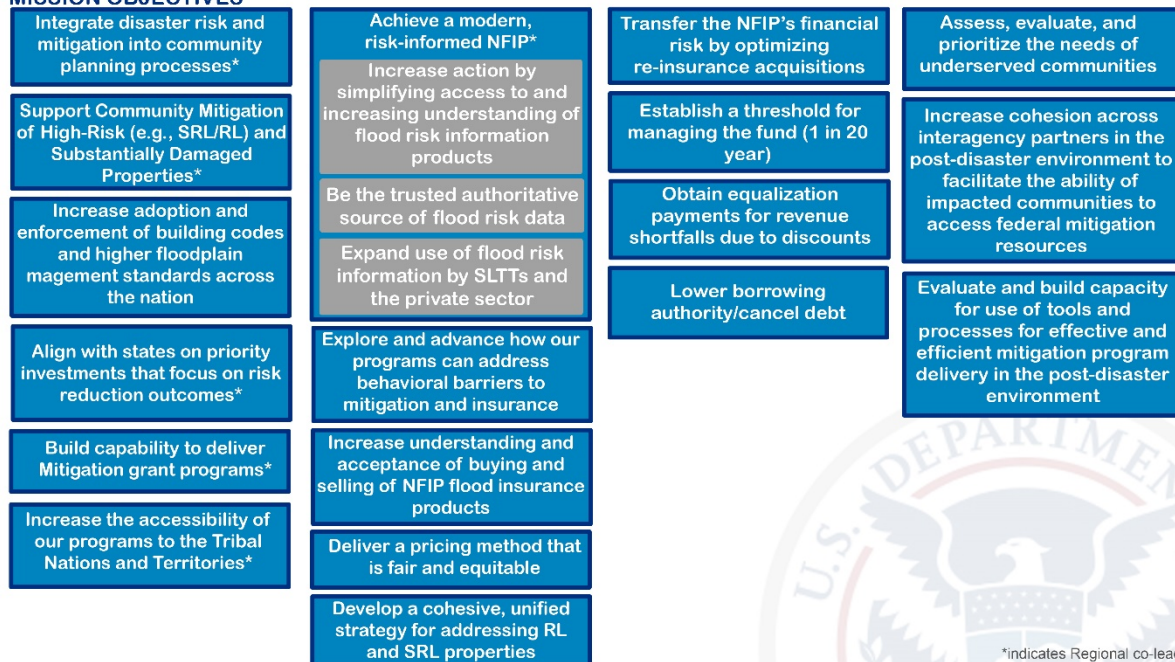
#### STRATEGIC OUTCOMES



#### STRATEGIC RESULTS



#### MISSION OBJECTIVES



\*indicates Regional co-lead

#### ENABLING OBJECTIVES

